

May 5, 1977

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the matter of bracketing. The question of the courts, whether they are conservative or liberal, doesn't have anything to do with whether we bracket this bill.

SENATOR BURROWS: It has a great deal to do with whether we bracket this bill, Mr. Speaker.

SPEAKER LUEDTKE: You go ahead and tie it and link it up, then, with courts.

SENATOR BURROWS: I will link it up.

SPEAKER LUEDTKE: Go right ahead.

SENATOR BURROWS: We are not solving the problem with the bill as it is presently drafted because of the conservative courts. We are not solving the problem. We have a problem of people being ripped off by the insurance companies in this state. Our businesses, our manufacturers are being ripped off by the insurance companies and we are not approaching the real problem. The answers could come in regulating the insurance industry through the State Insurance Commissioner, forcing these companies to provide the statistics on the pay offs within the state and requiring their rates be approved by the State Insurance Commissioner. Now they will say they could not do this. If they feel they could not, we could also set up a neutral insurance company this next year and pass a package bill that will solve the high premium rates for our businesses in this state and not give them a bill that is not going to solve their problem. My biggest complaint is, while it is limiting the consumers' rights, my biggest complaint is the lack of solution being offered here, and during this year through interim study, we can come up with some real solutions to the businesses and their high rates. This is what I want to see happen. I don't want to see us give a panacea to the businesses that will not solve their problems which we would do by passing the bill this year, but to carry it along until next year, carry it until next year and add amendments that will fully solve the problems for the businesses in the State of Nebraska. Thank you.

SPEAKER LUEDTKE: The Chair recognizes Senator Clark.

SENATOR CLARK: Mr. President, I call for the question.

SPEAKER LUEDTKE: Do I see five hands. I do. The question is, shall debate cease? All those in favor say aye, opposed nay.

CLERK: 25 ayes, 13 nays.

SPEAKER LUEDTKE: All right. Debate ceases. And we will have the closing. Senator Cullan, go ahead.

SENATOR CULLAN: Mr. President, members of the Legislature, Senator Bereuter in his remarks about this motion said that he would desire also more information about the way the insurance companies base their rates but he said we can't get this information because it is not available anywhere. Then why did the representative from the insurance company offer it to us three months ago. I think Senator Burrows also mentioned something that was very interesting. He talked about interstate commerce and that is the real reason,

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